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ABSTRACT

This study explored findings from a three-year administration of the Graduating Student Questionnaire (GSQ) among member schools of the Association of Theological Schools. The GSQ is one of two instruments in the association's Student Information Project (the second is the Entering Student Questionnaire). Findings included: (1) nearly one-third of students cite work as one of their three most important sources of income; (2) four-fifths were working in their final year of study; (3) while between two-fifths and half of all graduates came to seminary with no prior debt, about one-quarter to one-third came with an educational debt in excess of \$15,000; (4) students found field education and internships very helpful; (5) they are satisfied with their schools; and (6) most expect parish ministry to be their first post-seminary position. (EV)

The *Graduating Student Questionnaire* An Analysis of Three Years of Use

by Francis A. Lonsway
Director, Student Information Resources

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The Graduating Student Questionnaire An Analysis of Three Years of Use

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This report highlights findings from the three-year administration of the *Graduating Student Questionnaire* in The Association of Theological Schools. There are three brief sections designed to provide both historical background to the project as well as insights into the nature and limitations of the sample. The two principal sections focus on the work and debt patterns of the graduates and judgments about their educational experience in seminary. A final section offers a summary of the findings.

I Background

The *Graduating Student Questionnaire* (GSQ) is one of two instruments in the Association's Student Information Project. The second is the *Entering Student Questionnaire*. By the end of the 1998-99 academic year, both instruments have been used by various member schools over the three-year period. On average, 87 of the Association's member schools have used the GSQ with 3,082 graduating students completing the instrument each year.

The current form of the *Graduating Student Questionnaire* was designed for use in the 1996-97 academic year. An earlier version, the *Exit Interview Form*, was part of Lilly Endowment's *Quality of Ministerial Candidates Program* developed by Joseph O'Neill, who was with the Educational Testing Service. That form, begun in 1991, was developed in consultation with seminary administrators and initially involved university-based theological schools.

II Characteristics of the Participating Schools

Schools participating in the *Graduating Student Questionnaire* over the past three years reflect the broad spectrum of schools within ATS. They represent both the United States and Canada, virtually all of the denominational affiliations represented in the Association's membership, and nearly every State and Province. The schools using the questionnaire, on average, comprised approximately 40% of the total membership of ATS.

In the third year of the questionnaire's use, 90 schools returned 3,009 responses from their graduates. While the categories listing the degree programs for graduates is somewhat longer than that of the *Fact Book on Theological Education*, the percentages reveal that the schools using the questionnaire have a higher proportion of M.Div. students than do all of the schools of ATS (60.2% vs 48.1%) and a lower proportion than the two Advanced Programs reported in the *Fact Book* (9.5% vs 18.7%). The data on racial/ethnic background and gender are not directly comparable because the *Fact Book* does not break out these characteristics by classes of students. Nonetheless, the percentages on racial/ethnic background are comparable from both sets of data as are the percentages by gender (males 64.5% vs 66.9% in the *Fact Book*; females 35.5% vs. 33.1%).

These three comparisons suggest that, overall, the schools that use the *Graduating Student Questionnaire* represent a fair sample of the total population of schools within the Association. While care must be taken with these data in light of the larger representation of M.Div. responses, more than three-quarters (77.3%) of the questionnaire's 22 tables separate or focus on the responses of M.Div. students.

III

Additional Notes on the Background of the Respondents

1. Over the three-year period, from the academic year 1996-97 through 1998-99, the percentage of students completing their M.Div. degree in three years increased from slightly more than two-fifths (42.5%) to nearly half of the sample (47.9%). In the same period, approximately one-fifth of the graduates (21.9%) took five years or longer to complete their degrees.
2. Slightly more than one-quarter (25.2%) of the graduating M.Div. students in 1998-99 were twenty-eight or younger.
3. Three-fifths of the graduates in 1998-99 were married and two-fifths were single, a proportion nearly identical to the sample in the first year's use of the questionnaire.
4. Nearly identical percentages of graduates over the three years had no dependents (54.2% in 1998-99), and nearly one-fifth (18.6%) had three or more dependents.
5. Men students, single or married, reported that more than half (54.8%) had one or more dependents while women indicated that this was true for fewer than a third of the sample (31.5%).

IV

Patterns of Work, Educational Debt, and Monthly Payments

What were the sources of income for the graduates of 1998-99? How many hours did they work at a paying job in their final year of study? Is there a relationship between hours of work and number of dependents or between hours of work and the year they began their graduate programs? What was the amount of educational debt they brought with them to seminary? How much new debt did they incur? What is their estimate of monthly payments upon graduation? These are the questions explored in five tables of the *Graduating Student Questionnaire*.

Most Important Sources of Income

Graduates were given 10 choices for sources of income and asked to select the three most important ones for them. The data have been consistent across degree programs for each of the three years of administering the GSQ. The tables in this paper were taken from the *1998-99 Profile of Participants*. The data are portrayed in three columns, "M.Div.," "Professional M.A.," and "All Others." This latter category includes those with M.A.s in general theological studies and those in advanced programs oriented either toward ministerial leadership or toward theological research and teaching.

TABLE 1
Three Most Important Sources of Income

Source of Income	M.Div.		Prof. M.A.		All Others	
	#	%	#	%	#	%
On-campus work	320	7.0	45	5.4	149	7.9
Off-campus work	1021	22.3	193	23.3	452	24.0
Spouse's work	729	15.9	120	14.5	301	16.0
Savings	379	8.3	79	9.5	182	9.7
Parents/family	287	6.3	69	8.3	137	7.3
Scholarship/grant	872	19.1	103	12.4	253	13.4
Government loan	498	10.9	108	13.0	178	9.5
Other loan	96	2.1	22	2.7	33	1.8
Credit card	98	2.1	22	2.7	40	2.1
Other	277	6.1	69	8.3	158	8.4
Total*	4577	100.0	830	100.0	1883	100.0

*Total number of responses

The first choice of importance as a source of income for all three groups by nearly identical percentages was "Off-campus work." In second or third place for the three groups of graduates was "Scholarship/grant" and "Spouse's work." These three choices account for between half and three-fifths of the responses for each group. If "Government loan" is added to the list, fourth in importance for both the M.Div. and the Professional M.A.s, the total percentage accounted for rises to nearly two-thirds of the sources of income for all graduates of 1998-99.

Hours of Work

Because off-campus work was the first of the three most important sources of income for all groups of graduates, it is reasonable to ask how many hours per week this class of graduates worked this year.

On average, about one-fifth reported that they had no paying job. However, an additional 31.8% of the M.Div. graduates worked 10 to 20 hours per week, a figure at least 7% higher than for any other class of graduates. More telling, however, in light of its impact on available time to be spent on theological studies is that between one-third (36.1%) of the M.Div. graduates and more than two-fifths of all other groups of graduates (42.8% and 46.4%) worked more than 20 hours per week at a paying job in their final year of study. In the first year of the questionnaire, 1996-97, similar percentages of all graduates worked more than 20 hours per week (42.0%). In the current year, the percentage of all classes of graduates who worked more than 20 hours per week was a full 5% lower than it was in the prior class of graduates in 1997-98. No conclusion can be drawn from this one-year's difference.

TABLE 2
Hours of Work per Week at Paying Job This Year

Description	M.Div.		Prof. M.A.		All Others	
	#	%	#	%	#	%
No paying job	333	18.8	82	23.6	165	20.0
Fewer than 10 hours a week	235	13.3	36	10.3	77	9.3
10 to 15 hours	285	16.1	36	10.3	94	11.4
15 to 20 hours	279	15.7	45	12.9	107	12.9
More than 20 hours	640	36.1	149	42.8	384	46.4
Total	1772	100.0	348	99.9	827	100.0

In a separate analysis for M.Div. graduates, a direct relationship was found between those who worked more than 20 hours per week and the number of dependents they had. The percentage rose from 40.2% for those M.Div. graduates with one dependent to 45.7% for those with two, and to 53.6% for those with three or more dependents. There was also a direct link between those M.Div. graduates who worked more than 20 hours per week and those whose program took more than four years to complete. Nearly a third (32.4%) of all M.Div. graduates who worked more than 20 hours per week took longer than four years to complete their programs.

Educational Debt

What do we know about the debt load of the graduates of 1998-99? Table 3 sharpens the question both about prior educational debt and new debt incurred in seminary. The GSQ, however, does not ask the question about other debts the students may have upon graduation, such as consumer indebtedness.

TABLE 3
Prior Educational Debt

Amount of Debt	M.Div.		Prof. M.A.		All Others	
	#	%	#	%	#	%
None/Nothing	690	39.6	135	39.6	430	53.4
Less than \$5,000	135	7.7	23	6.7	61	7.6
\$5,000 to \$10,000	177	10.1	46	13.5	73	9.1
\$10,000 to \$15,000	145	8.3	33	9.7	58	7.2
\$15,000 to \$25,000	260	14.9	53	15.5	98	12.2
More than \$25,000	337	19.3	51	15.0	85	10.6
Total	1744	100.0	341	100.0	805	100.0

Nearly two-fifths of M.Div. graduates (39.6%) and a nearly identical percentage of those graduating with a Professional M.A. had no prior educational debt when they came to seminary. This was true as well for more than half (53.4%) of those in advanced programs. However, a full third (34.2%) of the M.Div. graduates and a nearly similar percentage of those with professional M.A.s had a debt load in excess of \$15,000. Those in the "All Others" group showed slightly more than one-fifth (22.8%) in the same situation.

In point of fact, from 1996-97, the first year of the questionnaire, through the present year, the prior student debt load in excess of \$15,000 has been creeping higher. Nearly 30% (29.2%) of M.Div. graduates in 1997-98 reported this level of debt load. In 1998-99, it had climbed five percent (34.2%). There was a more dramatic increase among the Professional M.A. graduates. The percentage in this same situation climbed from 20.9% to 30.5% while the debt load of the "All Others" group grew from 18.6% to higher than one-fifth of the class (22.8%).

On the other hand, there is some good news. Nearly three-quarters (65.4%, 65.2%, 75.1%) of all respondents in the 1998-99 *Graduating Student Questionnaire* reported no new educational debt incurred at seminary. The percentage of graduates with a debt load in excess of \$15,000 is also uniformly less than 10% for each group of graduates. However, this percentage, too, has crept upward on average 3% over the three-year period.

TABLE 4
New Debt Incurred at Present Institution

Amount of Debt	M.Div.		Prof. M.A.		All Others	
	#	%	#	%	#	%
None/Nothing	1144	65.4	225	65.2	606	75.1
Less than \$5,000	184	10.5	36	10.4	55	6.8
\$5,000 to \$10,000	164	9.4	29	8.4	56	6.9
\$10,000 to \$15,000	120	6.9	25	7.2	43	5.3
\$15,000 to \$25,000	94	5.4	19	5.5	27	3.3
More than \$25,000	44	2.5	11	3.2	20	2.5
Total	1750	100.0	345	100.0	807	100.0

Monthly Payments for Educational Debt

Graduates were asked to estimate their monthly payments for educational debt. This question clearly focuses only on that one source of debt. Their responses indicated that those who had no monthly payments ranged from slightly more than one-third (35.4%) of the M.Div. graduates to more than half (52.5%) of the "All Others" group. A significant portion of the graduating class also had a manageable debt load, which would have involved monthly payments ranging from less than \$100 to \$250.

Those whose monthly payments were \$500 or more from educational debt represented less than 10% in each class of graduates. The sobering set of figures indicates, however, that the number of students in this category has increased steadily since the 1996-97 data were presented. The percentage of M.Div. graduates with such a monthly payment in 1996-97 represented 5.4% of the group; in 1997-98, 7.5%, while in 1998-99 it was 8.5%. The change for those in professional M.A. programs also increased from 3.5% to 8.0%, and for the group represented in the third category, "All Others," from 2.9% to 6.3%.

TABLE 5
Estimate of Monthly Payments for Educational Debt

Amount of Debt	M.Div.		Prof. M.A.		All Others	
	#	%	#	%	#	%
None/Nothing	609	35.4	130	38.2	405	52.5
Less than \$100	113	6.6	28	8.2	42	5.4
\$100 to \$250	419	24.4	88	25.9	145	18.8
\$250 to \$500	431	25.1	67	19.7	131	17.0
\$500 to \$1,000	136	7.9	25	7.4	41	5.3
More than \$1,000	11	0.6	2	0.6	8	1.0
Total	1719	100.0	340	100.0	772	100.0

V

Graduates' Experience of Seminary, Changes, and Satisfaction

How do the graduates measure their own growth after they have completed their programs at seminary? How have they changed? How satisfied are they with their preparation for ministry? What were the most important influences in their seminary experience? What positions do they expect after seminary? These and other questions frame this section of the paper.

Personal Growth

Graduates were asked to indicate the change in their theological position since they began theological studies. Most seminarians (42.9%) stated that it had stayed the same over the course of their studies. About an equal percentage (38.8%) indicated that they considered themselves as either less conservative or more liberal than they were at the beginning of their programs, while approximately one-sixth (15.6%) rated themselves as more conservative. Few, less than 2%, saw themselves as "Less liberal."

A list of 14 areas in which growth may have occurred during their years at seminary was presented to the graduates to get a better gauge on their perceptions of personal growth. Male graduates consistently chose their "Trust in God" as being stronger in each of the three years of the questionnaire except for the current year when their choice tied with "Self-knowledge/self-confidence." Women consistently selected the latter area as strongest on the list. Among other areas of growth chosen by graduates were enthusiasm for learning, insight into the troubles of others, and clarity of vocational goals.

TABLE 6
Measure of Personal Growth After Theological Program

	Male N = 1819		Female N = 1141		TOTAL N = 2960	
	Mean	S.D.	Mean	S.D.	Mean	S.D.
Empathy for the poor and oppressed	3.8	0.8	3.9	0.8		
Ability to pray	3.7	0.9	3.8	0.9	3.7	0.9
Concern about social justice	3.7	0.8	3.9	0.8	3.8	0.8
Enthusiasm for learning	4.0	0.9	4.0	0.9	4.0	0.9
Insight into trouble of others	4.0	0.7	4.1	0.7	4.0	0.7
Desire to become authority in my field	3.8	0.9	3.8	0.9	3.8	0.9
Trust in God	4.1	0.8	4.1	0.8	4.1	0.8
Self-discipline end focus	3.9	0.8	3.9	0.8	3.9	0.8
Respect for other religious traditions	3.9	0.8	4.0	0.8	3.9	0.8
Respect for my own religious tradition	3.9	0.9	3.9	1.0	3.9	0.9
Ability to live one's faith in daily life	3.9	0.8	3.9	0.8	3.9	0.8
Clarity of vocational goals	4.0	0.9	4.0	0.9	4.0	0.9
Self-knowledge / self-confidence	4.1	0.8	4.2	0.8	4.1	0.8
Strength of spiritual life	3.8	0.8	4.0	0.8	3.9	0.8

1 - Much weaker 2 - Weaker 3 - About the same 4 - Stronger 5 - Much stronger

Satisfaction with Progress in Skills

In most theological programs there are requirements in either or both field education and internship. Nearly three-quarters of the total group of graduates (72.8%) rated these experiences. Four out of five (80.2%) rated them as either important or very important. Those in the M.Div. and in the advanced programs rated this experience higher than did those in the Professional M.A. Furthermore, over the three years of the questionnaire, the level of satisfaction for the whole group of graduates has been rising, from 76.3% in 1996-97 to 78.7% in 1997-98 and to 80.2% in 1998-99.

If either field education or internship was required, graduates were asked to specify the top two effects of this experience. For all three years of the *Graduating Student Questionnaire*, the top rated effect was improved pastoral skills (20.6% in 1998-99) followed closely by a better idea of their personal strengths and weaknesses (19.9%). Field education and internship are clearly achieving their purposes according to seminary graduates. For students graduating with an M.Div., the consistent finding over the three-year period puts improved pastoral skills in first place by nearly one-quarter of the respondents (23.0%).

TABLE 7
Top Two Effects of Field Education / Internship if Required

	M.Div.		Prof. M.A.		All Others		Total*	
	#	%	#	%	#	%	#	%
Greater vocational clarity	487	15.2	65	13.5	68	12.8	620	14.7
Improved pastoral skills	736	23.0	49	10.2	85	15.9	870	20.6
Greater interest in future ministry	225	7.0	34	7.1	45	8.4	304	7.2
More self confidence	4631	4.5	89	18.5	72	13.5	624	14.8
Greater sense of people's needs	312	9.8	82	17.0	89	16.7	483	11.5
Better idea of strengths/weaknesses	632	19.8	104	21.6	101	18.9	837	19.9
Greater self-understanding	344	10.8	59	12.2	73	13.7	476	11.3
Total	3199	100.0	482	100.0	5331	100.0	4214	100.0

* Total number of responses

The question of satisfaction was asked in a different way, as well, namely, "How satisfied are you with your progress in skills that relate to your future work? Graduates were asked to respond on a five-point scale from "Very dissatisfied" to "Very satisfied." They were given a list of 15 areas. Because parish ministry was chosen by more than 7 out of 10 graduates in the M.Div. program as the expectation for full-time ministry after graduation, one can look at the choices of these graduates to see which possibilities from the list rated highest.

TABLE 8
Level of Satisfaction with Progress in Skills Related to Future Work

	M.Div. N = 1765		Prof. M.A. N = 326		All Others N = 763	
	Mean	S.D.	Mean	S.D.	Mean	S.D.
Ability to preach well	4.1	0.8	3.6	0.8	3.8	0.8
Ability to use and interpret Scripture	4.3	0.7	4.0	0.7	4.1	0.7
Knowledge of church policy/canon law	3.8	0.8	3.6	0.8	3.6	0.8
Ability to give spiritual direction	3.9	0.8	4.0	0.7	3.9	0.8
Ability to teach well	4.0	0.8	4.1	0.7	4.1	0.8
Knowledge of church doctrine and history	4.0	0.7	3.9	0.7	3.9	0.8
Ability to lead others	4.1	0.7	4.1	0.7	4.0	0.7
Ability to conduct worship/liturgy	4.1	0.8	3.8	0.8	3.8	0.8
Knowledge of other religious traditions	3.7	0.9	3.6	0.8	3.8	0.8
Knowledge of my own religious tradition	4.1	0.7	3.9	0.8	4.0	0.8
Ability to relate social issues to faith	4.1	0.8	4.0	0.7	4.1	0.7
Ability in pastoral counseling	3.8	0.9	4.0	0.9	3.8	0.8
Ability to administer a parish	3.6	0.9	3.4	0.9	3.5	0.9
Knowledge of Christian philosophy and ethics	3.8	0.8	3.9	0.7	3.9	0.8
Ability to think theologically	4.3	0.7	4.2	0.6	4.2	0.7

1 - Very dissatisfied 2 - Somewhat dissatisfied 3 - Neutral 4 - Satisfied 5 - Very Satisfied

The choice for first place is a tie. M.Div. graduates selected both the "Ability to use and interpret Scripture" and the "Ability to think theologically." These choices have been first for all three years of the survey. In last place for the same period of time was their overall judgment about their ability to administer a parish. In the first year of the survey, this tied with their knowledge of other religious traditions.

The question this raises, of course, is how likely are they to be involved in administering a parish? Is it not an unrealistic expectation that M.Div. graduates can use and interpret Scripture and think theologically but rate their satisfaction with their ability to administer a parish as, on average, half way between "neutral" and "satisfied?" This result may speak to the larger issue of the nature of some of their experiences in field education and internship. It may be that these experiences need to include increased emphasis on parish administration as an integral part of the students' work. Furthermore, given the reality of persons from a variety of denominational backgrounds attending Sunday services in a typical congregation, how prepared are these aspiring pastors to understand the make-up of their congregations' membership?

Satisfaction with Services and Resources

What do graduates think of the seminary's services and academic resources as they complete their graduate and postgraduate studies? In first place for all graduates for each of the three years of the questionnaire, with no differences by gender, was the quality of teaching. In the current year, this tied with the helpfulness of the administrative staff. Others ranked high by graduates included the accessibility of faculty, class size, and the upkeep of the campus.

TABLE 9
Level of Satisfaction with School's Services and Academic Resources

	Male N = 1689		Female N = 1079		Total N = 2768	
	Mean	S.D.	Mean	S.D.	Mean	S.D.
Opportunities for cross-registration	3.5	1.0	3.7	0.9	3.6	1.0
Adequacy of library collection	3.9	1.0	3.9	1.1	3.9	1.1
Ease in scheduling required courses	3.8	1.0	3.8	1.0	3.8	1.0
Accessibility of faculty	4.1	0.9	4.1	0.9	4.1	0.9
Quality of teaching	4.2	0.9	4.3	0.8	4.2	0.8
Class size	4.1	0.9	4.0	0.9	4.1	0.9
Campus security	3.8	1.0	3.8	0.9	3.8	0.9
Financial aid	3.7	1.1	3.7	1.1	3.7	1.1
Housing	3.5	1.0	3.5	1.1	3.5	1.1
Child care	3.0	0.8	2.9	0.8	3.0	0.8
Extracurricular/cultural activities	3.3	0.9	3.5	0.9	3.4	0.9
Sports/exercise facilities	3.2	1.1	3.1	1.1	3.1	1.1
Food service	3.3	1.1	3.2	1.1	3.3	1.1
Upkeep of campus	4.0	0.9	4.0	0.9	4.0	0.9
Helpfulness of administrative staff	4.1	0.9	4.2	0.9	4.2	0.9
Pastoral counseling	3.6	1.0	3.5	1.1	3.6	1.0
Psychological counseling	3.4	0.9	3.4	1.1	3.4	1.0
Academic advising	3.6	1.0	3.7	1.1	3.7	1.0
Placement services	3.3	1.0	3.2	1.0	3.3	1.0
Health services	3.2	1.0	3.2	1.1	3.2	1.0
Spiritual formation	3.6	1.1	3.6	1.1	3.6	1.1

1 - Very dissatisfied 2 - Somewhat dissatisfied 3 - Neutral 4 - Satisfied 5 - Very Satisfied

This year, M.Div. graduates indicated in first place that they had made good friends at seminary and, if they had it to do over again, they would still choose their particular institutions. Additional statements, highly endorsed by all graduates over the three years of the questionnaire, are that they had gotten to know at least one faculty member well, were satisfied with their academic experience, and found faculty supportive and understanding.

TABLE 10
Overall Experience During Theological Program

	M.Div. N = 1756		Prof. M.A. N = 344		All Others N = 808	
	Mean	S. D.	Mean	S.D.	Mean	S.D.
My gifts have been recognized in the school community	3.6	1.0	3.6	0.9	3.6	0.9
I have been able to get along financially	3.8	0.9	3.7	0.9	3.7	0.9
I have been satisfied with my academic experience here	4.2	0.9	3.7	0.9	3.7	0.9
The school has tried to be an inclusive community	4.0	1.0	3.8	1.0	3.9	0.9
My beliefs are respected	4.0	0.9	4.1	0.8	4.1	0.8
I have grown spiritually	4.1	0.9	4.2	0.8	4.1	0.8
I have gotten to know at least one faculty member well	4.2	1.0	4.1	1.0	4.2	0.9
My field education was a great experience	4.0	1.1	3.9	1.0	3.7	1.0
I have made good friends here	4.3	0.8	4.1	0.9	4.2	0.8
Enough cultural and social events were available	3.6	0.9	3.5	0.9	3.6	0.9
Faculty were supportive and understanding	4.1	0.9	4.2	0.8	4.2	0.8
I have gotten to know students from other ethnic groups	4.0	0.9	4.1	0.9	4.0	0.8
My faith is stronger than when I came	4.1	0.9	4.0	0.9	4.0	0.9
If I had it to do over again, I would still come here	4.3	1.0	4.3	0.9	4.3	0.9

1- Strongly disagree 2- Disagree 3- Neutral 4- Agree 5- Strongly Agree

After Graduation and Beyond

In the first year of the *Graduating Student Questionnaire* (1996-97), students were asked what full-time position they expected after graduation and what they would like to be doing five years from then. The data indicated a clear expectation for parish ministry both after graduation and in five years. However, because the table included not only M.Div. graduates but also those in Professional M.A. programs and advanced degree programs, the table was modified in the second year to reflect only the plans and hopes of M.Div. graduates.

Parish ministry was selected by slightly more than three-fifths (61.4%) of the male graduates as the full-time position they expected after graduation. No other choice accounted for even one-tenth of the possible responses. Females also chose parish ministry first (53.8%), while nearly an additional tenth (9.2%) indicated their expectation for hospital or other chaplaincies. In five years, male M.Div. graduates broadened their choices to include teaching at a college, university, or seminary (9.4%) and foreign missions (7.2%). Females also chose the same levels of teaching (7.6%) but added spiritual direction (6.0%) and pastoral counseling (5.0%) to their list. As these graduates think about how they might serve the church in the future, after the vast majority have spent their first period of time in the parish, the breadth of possibilities is more clearly revealed. The diminished numbers of graduates who would like to continue in parish ministry beyond five years would be a subject for fruitful discussion by the churches.

VI Summary

What have we learned about work patterns and student debt? Nearly one-third of graduating students cite on-campus or off-campus work as one of their three most important sources of income. Four-fifths were working in their final year of study. Of these, more than one-third of the M.Div. graduates and more than two-fifths of those in general theological studies or advanced degrees worked more than 20 hours per week. The more dependents the graduates had, the more hours they worked each week. The more they worked, the longer it took to complete their studies.

While between two-fifths and half of all graduates came to seminary with no prior debt, this class of students had approximately one-quarter to one-third who came to seminary with an educational debt in excess of \$15,000. Over the three years of the *Graduating Student Questionnaire*, the percentage of those with this debt load has been creeping higher. Between two-thirds and three-fourths of the graduates incurred no new debt at seminary and less than one-tenth incurred more than \$15,000 in new educational debt. The number of students in this latter group, too, has been increasing.

For two-fifths to more than half of the graduates, their estimated monthly payment for educational debt will be less than \$500 per month. Fewer than one-tenth will be paying more than this amount. However, this percentage has increased steadily over the three years of the survey.

What do graduates think about themselves, their seminary programs, and their plans for the future? Students measured their own personal growth as strongest in both their trust in God and their self-knowledge/self-confidence. Among those who had either field education or internship, four out of five rated these experiences as either important or very important. Satisfaction with these experiences has risen steadily over the past three years. The consistent finding of the two top effects of field education or internship has been improved pastoral skills and a better idea of personal strengths and weaknesses. With what progress in skills related to their future work are they more pleased? The consistent answer is the ability to use and interpret Scripture and the ability to think theologically.

What about their schools? Graduates have been most satisfied with the quality of teaching each of the past three years. Tied this year for first place was the helpfulness of the administrative staff. In a question rating overall satisfaction, all groups of graduates indicated in first place that if they had to do it over again, they would still come to their respective seminaries.

The first post-seminary position anticipated by more than three-fifths of the male graduates and half of the female graduates will be parish ministry. Looking out five years, the graduates' choices broaden and the number who expect to be engaged in parish ministry declines while the percentage planning careers in undergraduate and graduate teaching, foreign missions, and spiritual direction increases.



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